

United States Bankruptcy Court

Northern District of Illinois

Case No. 07-19052

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Iliana A. Regan
5110 N. Ashland, #2
Chicago, IL 60640

Social Security No.:

xxx-xx-2840

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 28, 2008

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

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Certificate of Service Page 3 of 3
CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-19052

User: kseldon
Form ID: b18

Page 1 of 1
Total Served: 20

Date Rcvd: Jan 28, 2008

The following entities were served by first class mail on Jan 30, 2008.

db +Iliana A. Regan, 5110 N. Ashland, #2, Chicago, IL 60640-7633
aty +Kelly Smith, Law Offices of Stuart B. Handelman, P.C., 332 S. Michigan Avenue, Suite 1000,
Chicago, IL 60604-4398
aty +Stuart B Handelman, Law Offices Of Stuart B Handelman P C, 332 S Michigan Ave Ste 1020,
Chicago, IL 60604-4323
tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957
11680336 +American General Finance, 200 W. Adams, Suite 2002, Chicago, IL 60606-5230
11680340 +Citi Cards, 7920 NW 110th Street, Kansas City, MO 64153-1270
11680341 Direct Merchants Bank, P.O. Box 21550, Tulsa, OK 74121-1550
11680346 Sallie Mae Servicing Corp., P.O. Box 9500, Wilkes-Barre, PA 18773-9500
11680347 Student Loan Servicing, P.O. Box 94553, Cleveland, OH 44101-4553
11680348 +Sudler, 8401 Innovation Way, Chicago, IL 60682-0084
11680349 +U.S. Atty for Northern Dist IL, For Sallie Mae), 219 S. Dearborn Street, 5th Fl,
Chicago, IL 60604-2029
11680350 Washington Mutual Home Loans, P.O. Box 9001123, Louisville, KY 40290-1123
11680351 Xpress Loan Servicing, P.O. Box 88037, Chicago, IL 60680-1037

The following entities were served by electronic transmission on Jan 29, 2008.

11680335 EDI: RMSC.COM Jan 29 2008 00:06:00 American Eagle Outfitters, P.O. Box 530942,
Atlanta, GA 30353-0942
11680337 EDI: TSYS2.COM Jan 29 2008 00:07:00 Bloomingdale's, P.O. Box 4590,
Carol Stream, IL 60197-4590
11680338 EDI: CAPITALONE.COM Jan 29 2008 00:06:00 Capital One Bank, P.O. Box 60024,
City Of Industry, CA 91716-0024
11680339 EDI: CHRYSLER.COM Jan 29 2008 00:06:00 Chrysler Financial, PO Box 2993,
Milwaukee, WI 53201-2993
11680342 EDI: DISCOVER.COM Jan 29 2008 00:06:00 Discover Card, P.O. Box 30395,
Salt Lake City, UT 84130-0395
11680343 EDI: HFC.COM Jan 29 2008 00:06:00 HSBC Guitar Center, P.O. Box 703,
Wood Dale, IL 60191-0703
11680344 EDI: HFC.COM Jan 29 2008 00:06:00 HSBC Mortgage Services, 636 Grand Regency,
Brandon, FL 33510-3942

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11680345 Landlord

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2008

Signature:

